

09/433,139

clearly not the same as "a transaction that has been executed" as recited in each of claims 22-27 of the present application.

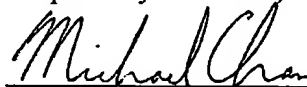
If the Examiner continues to reject claims 22-27 of the present application by applying Wang, it is respectfully requested that he explain how "a transaction that has been executed" is the same as a "proposed transaction". Absent an explanation, it is respectfully submitted that the rejection is improper and, therefore, should be withdrawn.

Each of claims 28-30 of the present application recites, inter alia, "preparing data relating to one or more transactions that have been executed for the customer". Again, Wang does not disclose or suggest "preparing data relating to one or more transactions that have been executed", as recited in each of claims 28-30 of the present application. A "proposed transaction" as disclosed in Wang is clearly not the same as "one or more transactions that have been executed" as recited in each of claims 28-30 of the present application.

If the Examiner continues to reject claims 28-30 of the present application by applying Wang, it is respectfully requested that he explain how "one or more transactions that have been executed" is the same as a "proposed transaction". Absent an explanation, it is respectfully submitted that the rejection is improper and, therefore, should be withdrawn.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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